

7. That it is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 7 of the Complaint.

8. That it is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 8 of the Complaint.

9. That it is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 9 of the Complaint.

WHEREFORE, Taneytown Bank & Trust Company prays that this Honorable Court fully protect the security interest of Taneytown Bank & Trust Company in and to the real estate described in the Complaint in any Order of Court subsequently rendered herein.

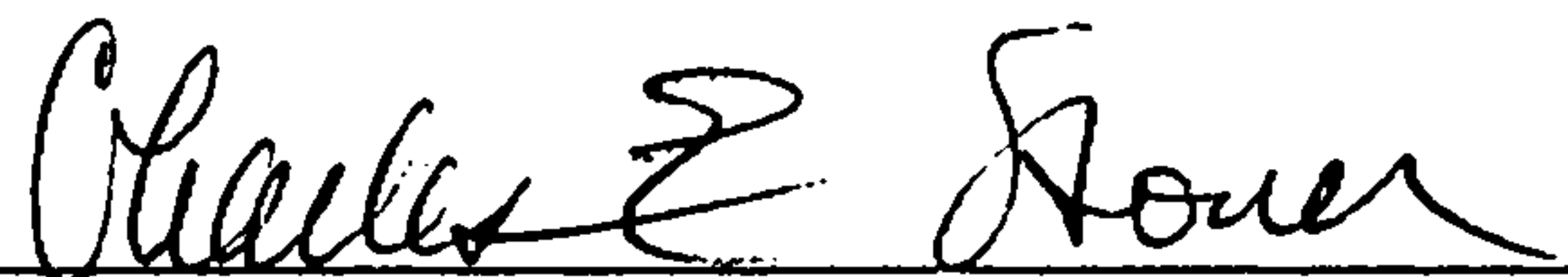


CHARLES E. STONER
Stoner, Preston & Boswell, Chtd.
188 E. Main Street, P.O. Box 389
Westminster, Maryland 21157
848-7777 and 876-7371
Attorney for Taneytown Bank &
Trust Company

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 1st day of October, 1984, a copy of the foregoing Answer was mailed to David L. Johnson, Esquire, 196 Pennsylvania Avenue, Westminster, Maryland 21157, attorney for Plaintiff; to Mrs. Nancy Lee Topper, 15908 Toms Creek Road, Taneytown, Maryland 21787, Co-Defendant; and to Frederick County Department of Social Services, 118 N. Market Street, Frederick, Maryland 21701, Attn: Stephen Mood, Director, Co-Defendant. FILED

Oct 3 9 55 AM '84



CHARLES E. STONER
Attorney for Taneytown Bank &
Trust Company